

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

DANIELLE L WALTER

Debtor(s)

Case No. 12-70647JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/11/2012.
- 2) The plan was confirmed on 10/03/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/16/2013, 03/10/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/11/2017.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,706.00.
- 10) Amount of unsecured claims discharged without payment: \$39,412.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$54,465.69
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$54,465.69**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,241.88
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,032.69
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,274.57**

Attorney fees paid and disclosed by debtor: \$1,369.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	5,200.00	NA	NA	0.00	0.00
AFNI++	Unsecured	1,228.00	NA	NA	0.00	0.00
AFNI++	Unsecured	899.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP O/B/O M	Unsecured	1,149.00	1,149.76	1,149.76	0.80	0.00
ASSET ACCEPTANCE CORP	Unsecured	824.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	313.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC - ASSIGNE	Unsecured	880.00	1,095.16	1,095.16	0.77	0.00
ATLANTIC CITY BROADBAND	Unsecured	317.00	NA	NA	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	3,221.00	3,477.54	3,477.54	2.42	0.00
CAVALRY PORTFOLIO SERVICES LL	Unsecured	6,975.00	8,505.51	8,505.51	5.92	0.00
CHADWICKS++	Unsecured	327.00	NA	NA	0.00	0.00
CITIZENS AUTO FINANCE(*)	Unsecured	10,133.25	10,133.25	10,133.25	7.05	0.00
DENTAL CARE ASSOC	Unsecured	335.00	NA	NA	0.00	0.00
HOUSEHOLD BANK	Unsecured	1,016.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	780.00	743.95	743.95	0.52	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	948.00	491.54	491.54	0.34	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	542.16	542.16	0.38	0.00
M & T BANK	Priority	0.00	825.00	825.00	825.00	0.00
M & T BANK	Secured	54,275.91	67,504.38	0.00	26,444.12	0.00
M & T BANK	Secured	0.00	21,903.35	21,903.35	21,903.35	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,016.00	NA	NA	0.00	0.00
OAK HARBOR CAPITAL LLC	Unsecured	636.00	636.54	636.54	0.45	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	5,000.00	NA	NA	0.00	0.00
SPRINT TOGETHER WITH NEXTEL**	Unsecured	382.00	NA	NA	0.00	0.00
VERIZON(*)++	Unsecured	256.00	NA	NA	0.00	0.00
ZENITH ACQUISITIONS++	Unsecured	743.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$26,444.12	\$0.00
Mortgage Arrearage	\$21,903.35	\$21,903.35	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$21,903.35	\$48,347.47	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$825.00	\$825.00	\$0.00
TOTAL PRIORITY:	\$825.00	\$825.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,775.41	\$18.65	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,274.57</u>
Disbursements to Creditors	<u>\$49,191.12</u>
TOTAL DISBURSEMENTS :	<u>\$54,465.69</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/20/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.